Borrower	Catamount Properties 2018 LLC			File No. 34637400					
Property Address	1462 Bromley Dr								
City	Snellville	County	Gwinnett	State	GA	Zip Code	30078		
Lender/Client	Wedgewood Inc								

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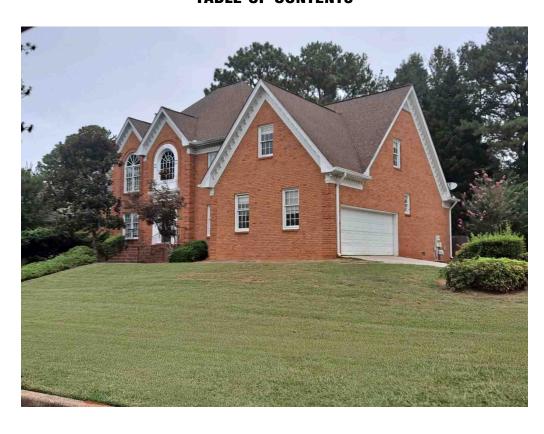


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55049 File No. 34637400

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

CE

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

O.S

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

05

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
Α	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
В	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
C	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
		Sale or Financing Concessions
Listing	Listing Mountain View	View
Mtn N	Neutral New	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions Location
BsyRd	Busy Road Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Park view Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
S	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
W0	Walk Out Basement	Basement & Finished Rooms Below Grade
Wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

roperty Address		nt Properties 20	U 10 LLC				File	No. 34637400
y Y	1462 Bro Snellville	miey Di		Count	y Gwinnett		State GA	Zip Code 30078
nder/Client	Wedgewo	ood Inc						
PPRAIS	AL ANI	REPORT	IDENTI	IFICATION				
This Report	t is <u>one</u> of tl	ne following typ	es:					
Appraisa	al Report	(A written repor	t prepared un	nder Standards Rul	e 2-2(a) , pursua	ant to the Scope of	f Work, as disclose	ed elsewhere in this report.)
□ Restricte	ed	(Δ written renor	t prepared un	nder Standards Rul	e 2.2/h) nursu	ant to the Scone o	nf Work as disclos	sed elsewhere in this report,
Appraisa	al Report				ified client or intende		or work, as disclos	sed elsewhere in this report,
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Text Addendum [Multi-nage]

	Text	<u>Addendum</u>	[Multi-page]		File	No. 346374	00	
Borrower	Catamount Properties 2018 LLC							
Property Address	1462 Bromley Dr							
City	Snellville	County	Gwinnett	State	GA	Zip Code	30078	
Lender/Client	Wedgewood Inc							

Property ID 34637400 Loan Number55049 Tracking ID 09.26.23 Appraisal Request

AMC -ClearCapitol.com Inc AMC # 19; Fee Disclosure: \$220.00; Technolgy Fee \$20.00

USDA Servicing Intended Use

The intended use is for loan servicing

INTENDED USER

The Lender/Client is the intended users of this appraisal report. No additional intended users are identified by the appraiser

Scope of Work

In conducting the appraisal assignment, the appraiser first collected preliminary public record, title information, MLS infonmation, and made an initial search of available market sales, trends, and influences. A physical inspection of the subject property was made in accordance with the information requirements of the URAR format. The appraiser is not an expert in matters of pest control, structural engineering, hazardous waste, survey, or title matters, and no expertise or warranty is implied in these or other areas. General research on comparable properties in the subject and competing neighborhoods was performed. The appraiser utilized MLS data, County tax records, and public information. Sales selection was refined to the most similar and recent sale properties and similar current listings (if available) were analyzed. A thorough residential market analysis using standard residential appraisal methods and techniques was completed in accordance with Uniform Standards of Professional Practice. An explanation of adjustments to comparable properties is presented in the comment addenda. The value indications from the comparable sale properties were reconciled into a final value estimate. The purpose of the final value reconciliation was to develop a rational, defensible conclusion of the most probable market value for the subject property.

Comments on Sales Comparison Approach:

In the appraisers initial search for comparable sales a diligent search to locate a sale or sales within the immediate area and within subjects market of a sales date of less than twelve months with similiar condition and interior finish. The appraiser favored similar styled and conditioned sales located within the subject's market area which were comparable in GLA, age, site size and comparable appeal. There were minimal sales and listings noted within the subjects area at this time. This appraiser tried to utilize sales that were similiar in crafsmanship to that of the subject In the situation where a comparable was utilized that was felt to differ in upgrades/condition the appraiser made a conservative adjustment. The appraiser acknowledges that the comparables have sales date that exceeds client's preferred 180 day sales date, however, the appraiser selected the best available sales with FNMA 12 month guideline. Net line adjustments are within preferred percentages for comparables utilized. The appraiser did not make any adjustment for sales concessions as the concessions paid were in typical proportion which the appraiser deems is typical for the that market area. Comparable 1 was given most weight with remaining weight placed on C2-4 during the reconciliation. There were minimal comparable sales and listings noted at this time which could assist in bracketing the subject features. The comparables selected are felt to be the best available currently although exceeding a 1 mile distance.

- :1) No adjustment for gla differences 100sq ft or less; No bedroom adjustment warranted
- 2) The appraiser made adjustments for amenities, based on the anticipated market reaction to these items (ie. deck, fence, out building, pool,
- 3) No adjustment warranted for sales concessions as they appear typical for the market

It is the appraiser's opinion that the OVERALL conditions are similar, but if any comparables utilized are not felt to be similar adjustments have been utilized for cosmetic differences and are commented on in the addendum of the report.

The adjustments made to the comparables represent a figure based on market value; the adjustments do not reflect the actual cost to construct. The appraiser is aware that most adjustments made are far less than what it would take to build them. All adjustments made in this report were gathered based on information obtained from market participants, the appraiser also relied on historical data from the market area and the process of paired sales analysis was also used. The appraiser is aware that the appraised value is lower than predominant value on Pg1 URAR

"Other" on Pg1 of URAR presents unimproved land

The appraisal was prepared in full compliancee with the Appraiser Independence Requirements. The appraiser has not performed, participated in, or been associated with any activity in violation of the requirements.

This appraisal is not a home inspection and the appraiser is not acting as a home inspector when preparing this report. The borrower has the right to have the home inspected by a professional home inspector. When performing the inspection of this property, the appraiser visually observed areas that were readily accessible. The appraiser is not required to disturb or move anything that obstructs access or visibility. When completing the appraisal, a visual inspection was done in accordance with appraisal guidelines. The inspection is not technically exhaustive. The inspection does not offer warranties or guarantees of any kind. This appraiser has utilized information gathered from various public sources to prepare this report. No warranties implied or expressed are provided for the records, mapping and data contained herein or for their use or interpretation by the User.Information utilized in this report for the subject property and comparable sales are deemed reliable but not guaranteed.

HOA Comments

The subject property mandatory HOA fees include: Facilities Fee, Grounds Maintenance, Management Fee, Swimming, Tennis

	Text	Addendum	[Multi-page]		Fil	le No. 346374	00	
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City	Snellville	County	Gwinnett	State	GA	Zip Code	30078	
Lender/Client	Wedgewood Inc							

Exterior View Comments

Appraiser performed a exterior view of the property, therefore this appraisal had to be performed based on the extraordinary assumption that property is in average condition. Developing a fair market value for the subject based on a curb-side inspection presents many challenges. Several extraordinary assumptions have been made in this appraisal, the appraiser reserves that right to change his opinion of value should any of the assumptions be proven false. The appraiser's assumptions are based on the subject's condition, amenities and overall market appeal. The appraiser would like the reader to be aware that an interior inspection would greatly increase the accuracy of the reconciled appraised value

Property appeared to be occupied based on appraisers observation at time of the exterior inspection. Appraiser assumes property is occupied as of the effective date. Appraiser identified and confirmed property address by location on tax map, survey and public records. The address was not posted on the mailbox or property at time of exterior observation.

Included in the Visual Observation- Exterior -Drive by

Readily observable exterior areas Observation of the site immediately around the dwelling Assessment of the conformity of the property improvements to the neighborhood Judgment of the condition of the property

Not Included in the Visual Observation-Exterior- Drive By

Measure the improvements

Observation of the attic (If Access Is Available))

Observation of the crawl space (If Applicable)

Readily observable interior areas

Observation of room layout and floor plan

Assessment of the functional utility of the property improvements

Activation and/or testing of mechanical systems (including well and septic, if applicable)

Any part of the property that was not readily observable of accessible

Full site inspection

Environmental assessment

Mold assessment

Roof inspection other than observation from the ground

Radon assessment

EXTRAORDINARY ASSUMPTION (COVID-19 VIRUS COMMENT)

As of the effective date of this report, the short and long-term impact on the market from the COVID-19 virus is unknown; however, it is reasonable to assume that the current restrictions in market activity due to the virus will extend marketing times at least 60 days beyond the current levels. This assumption has been taken into consideration with regard to the estimate of reasonable exposure time. At this time, the appraiser assumes a delay in market activity, but not a significant long-term shift in demand or supply which would result in a change in market prices. These are considered to be extraordinary assumptions that, if proven false should impact the opinions and conclusions expressed herein.

This appraisal was performed following public awareness that COVID-19 was affecting residents in the United States. At the time of the appraisal, COVID-19 was producing moderate health and economic impacts in the subject market area. The effects of COVID-19 on the local real estate market in the area of the subject property are not impacting the demand for real estate within the area. The analyses and value opinion provided in this appraisal are based on the data available to the appraiser at the time of the assignment and apply only as of the effective date indicated. No analyses or opinions contained in this appraisal should be construed as predictions of future market conditions or value.

The intended users of this report are as listed. The appraiser has not identified any purchaser, borrower, or seller as an additional intended user of this appraisal (unless noted as such) and such parties should not rely on the appraisal for their own purposes. Receipt of a copy of this appraisal does not mean that the party is an intended user of the appraisal.

E&O Insurance Comments

This appraiser does not place a copy of E&O Insurance within every report prepared as this is deemed confidential information but will provide a copy of this document to client upon request as individual attachment for reference.

Market Conditions Addendum to the Appraisal Report

55049 File No. 34637400

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009. Property Address 1462 Bromley Dr City Snellville Catamount Properties 2018 LLC Borrower Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc. Prior 7-12 Months **Inventory Analysis** Prior 4-6 Months Current - 3 Months Overall Trend Stable Stable Declining Total # of Comparable Sales (Settled) Increasing Absorption Rate (Total Sales/Months) Increasing Declining 0.33 0.67 1.00 Stable Stable Increasing Total # of Comparable Active Listings Declining 3 2 2 Months of Housing Supply (Total Listings/Ab.Rate) 2.0 Declining Increasing 3.0 9.1 Median Sale & List Price, DOM, Sale/List % Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend **X** Increasing Declining Median Comparable Sale Price X Stable \$600,000 \$510,000 \$565,000 Median Comparable Sales Days on Market Declining Stable Increasing 40 25 10 Stable Stable Declining Median Comparable List Price \$535,000 \$510,000 \$590,000 Increasing Median Comparable Listings Days on Market 43 Declining Increasing 51 19 Stable Stable Median Sale Price as % of List Price Declining Increasing 98.27% 100.00% 97.75% Seller-(developer, builder, etc.)paid financial assistance prevalent? No Declining Increasing RCH & Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). Seller contributions towards buyers closing cost appear to be typically 1-3% of the sales price or none at all, lower list prices appear to attract more cash purchases Are foreclosure sales (REO sales) a factor in the market? Yes X No If yes, explain (including the trends in listings and sales of foreclosed properties). There were no REO sales located within the subdivision Cite data sources for above information. **GAMLS Pro** Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions The data utilized in the tables above was extracted from GAMLS. This data is considered to be reliable by the appraiser's peer group. The amount of research to analyze this information is consistent with "normal course of business" of the local peer groups. The accuracy of the data above is solely dependant upon the accuracy and timeliness of of the data provided to the user of the MLS system. In this area there is more than one mls/data surce utilized therefore information above may not have all data derived from other data sources and mls systems. Subjects subdivision up to .50 mile in distance was utilized for the data above If the subject is a unit in a condominium or cooperative project, complete the following: Project Name: Subject Project Data Prior 7-12 Months Prior 4–6 Months Current - 3 Months Overall Trend Total # of Comparable Sales (Settled) Stable Declining Increasing Absorption Rate (Total Sales/Months) Increasing Stable Declining Total # of Active Comparable Listings Stable Declining Increasing Months of Unit Supply (Total Listings/Ab.Rate) Declining Stable Increasing Are foreclosure sales (REO sales) a factor in the project? If yes, indicate the number of REO listings and explain the trends in listings and sales of Yes No foreclosed properties. 9/CO-OP Summarize the above trends and address the impact on the subject unit and project. Signature Signature Appraiser Name Supervisory Appraiser Name Zaire Lawson Credible Valuation Services,LLC Company Name Company Name Company Address Company Address Po Box 48801, Athens GA 30604 State License/Certification # State License/Certification # CG262422 State GΑ State Email Address **Email Address** Zairelawson1@gmail.com

Freddie Mac Form 71 March 2009

Page 1 of 1

Fannie Mae Form 1004MC March 2009

Exterior-Only Inspection Residential Appraisal Report

55049 File # 34637400

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					(5 : " -	City Snellville		State		Zip Code 300	1/8
		mount Properties 2018	LLC	Owner o	f Public Reco	ord 2018-3 Ih Bor	rower Lp	Count	y Gwini	nett	
Legal Descr	ription	Lot 12 Block C Brook	wood Mar	nor #2							
Assessor's	Parce					Tax Year 2022		R.E. T	axes \$ 8	207	
Neighborho							12060		is Tract O	•	
,				0	A		12060				
Occupant		Owner Tenant X Vac			Assessments	\$ 0	🔀 PU	D HOA \$ 650) <u>X</u>	per year	per month
Property Rig	ights A	ppraised 🔀 Fee Simple	Leaseho	old Other (describe)						
Assignment	nt Type	Purchase Transaction	Refin	ance Transaction	X Other	r (describe) Market \	/alue				
Lender/Clie		Wedgewood Inc		Addr		Manhattan Beach		0 Pedondo B	each C	A 00278	
		perty currently offered for sale of		ottered for sale in t	ne tweive mo	ntns prior to the effective	date of this apprais	ai?	X,	Yes No	
Report data	a sourc	e(s) used, offering price(s), and	l date(s).	DOM 7;The	e subject v	vas listed on 08/23/	/2023 for \$550,	000 as per G/	AMLS#2	0142625.Th	e
subject v	was I	isted off market under c	ontract as	of 08/30/2023							
I did		did not analyze the contract for				lain the results of the anal	lysis of the contract	for sale or why th	e analysis	was not	
performed.		ard flot analyzo are contact for	0010 101 1110 00	ibjeet paremase trai	iodotioni Expi	iam the recalle of the anal	1,010 01 110 0011111101	nor oute or mily th	o unaryoro		
perioriteu.											
5											
Contract Pri	rice \$	Date of Con	tract	Is the	property selle	r the owner of public reco	ord? Yes	No Data So	urce(s)		
Is there any	y finan	cial assistance (loan charges, s	ale concession	ns, gift or downpay	ment assistar	nce, etc.) to be paid by ar	ny party on behalf of	f the borrower?		Yes	No No
	-	total dollar amount and describe				, , , ,	,, ,				
11 100, 1000	311 1110	total dollar amount and docomb	the items to	bo paid.							
Note: Race	e and t	the racial composition of the	neighborhoo	d are not apprais	al factors.						
		ighborhood Characteristics				nit Housing Trends		One-Unit Ho	usina	Present Lar	nd Use %
Looption	_	-	Dural	Droporty Values	_		Doolining			One-Unit	
Location		ban 🔀 Suburban 🗌	Rural	Property Values	Increasi	-	Declining	PRICE	AGE		75 %
Built-Up [<u></u> ∪\	/er 75% 🔀 25-75% 🗌	Under 25%	Demand/Supply	Shortag	e 🔀 In Balance	Over Supply	\$ (000)	(yrs)	2-4 Unit	0 %
Growth	□ R	apid X Stable	Slow		▼ Under 3		Over 6 mths	475 Low	1	Multi-Family	0 %
,				_						-	
Neighborho			GIN Hous	e Ka; West to	newatt R	d SW; South by Oa	ak KO SVV;	645 High	60	Commercial	20 %
East- Sc	cenic	Hwy N.						545 Pred.	20	Other	5 %
Neighborho	ood De	scription Subject is in a	setting ne	ear maior highw	ays which	allow commute arou	und this and to s	surrounding co	unties S	hoppina	
contars	omolo	yment educational and r									octe
				illues are within	i a iew iiiii	es iloili subjects are	a as you draw i	iearei to major	IIILEISIA	ies. The subj	ecis
		located within a suburba									
Market Con	nditions	s (including support for the above	e conclusions	S) Genei	ral market	conditions appear to	be stable and i	no unusual or e	excessiv	e concession	s were
noted L	oan c	costs appear negotiable b	etween bu	vers and sellers	s and selle	rs contribution of 3%	6-7% are typical	Mortgage rate	es are ar	ound 7 18%	which is
				, 0.0 0			5 1 75 a. 5 typ. 5a.	o. igago .a.			
		gher than prior 12-24 mo				01-			\P	_	
Dimensions	s Se	e attached Survey-113x	<u>155x121x1</u>		15682 sf		ipe Rectangula	ar	View N;	Res;	
Specific Zor	ning C	lassification R100		Zoning	g Description	Single Family Re	sidence				
•			conformina (G	Grandfathered Use)	No Zo						
						<u> </u>		1 Vaa 🗆 Na	If No. doe		
is the nighe	est and	best use of subject property as	improvea (or	r as proposed per p	ians and spe	cifications) the present us	Se?	Yes No	If No, des	cribe	
Utilities	Pu	iblic Other (describe)		Pu	ıblic Other	(describe)	Off-site Impro	ovements - Type		Public	Private
		· · · · · · · · · · · · · · · · · · ·									
Flectricity		4		Water	7 \Box	(4000000)	Street Acol	halt		M	
Electricity		<u> </u>			X	(*********)	Street Aspl			X	
Gas		None	,	Sanitary Sewer	X	,	Alley Non	е			
Gas					X	,		е	ЕМА Мар		2006
Gas FEMA Spec	cial Flo	None	No FE	Sanitary Sewer Sema Flood Zone	X	,	Alley Non	е	EMA Map		2006
Gas FEMA Spec Are the utilit	cial Flo	None od Hazard Area Yes d off-site improvements typical	No FE for the marke	Sanitary Sewer DEMA Flood Zone Control tarea?	X X Yes	FEMA Map # 13 No If No, describe	Alley Non 135C0116F	e F	·	Date 09/29/2	2006
Gas FEMA Spec Are the utilit Are there ar	cial Floi ities an	None od Hazard Area Yes d off-site improvements typical erse site conditions or external	No FE for the marke factors (easen	Sanitary Sewer CMA Flood Zone Ct area? Chents, encroachme	X Yes nts, environm	FEMA Map # 13 No If No, describe lental conditions, land use	Alley Non 135C0116F es, etc.)?	e F	⋈ No	Date 09/29/2	
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Exterior-Only Inspection Residential Appraisal Report 55049 Main and State 1 State 1 State 2 State 2

55049

There are 2 comparable	e properties currently	offered for sale in	the subject neighborho	ood ranging in p	rice from \$ 535,000)	to \$ 590	0,000 .
					e price from \$ 525,0			600,000
FEATURE	SUBJECT		BLE SALE # 1		RABLE SALE # 2			LE SALE # 3
Address 1462 Bromley Dr		1750 Berry Ln		1340 Blyth W	/alk	1544	Holly Lake	Cir
Snellville, GA 300		Snellville, GA 30	078	Snellville, GA			lville, GA 30	
Proximity to Subject		0.55 miles SE		0.29 miles N\			miles SW	
Sale Price	\$	0.0000 02	\$ 525,000		\$ 595,00			\$ 600,000
Sale Price/Gross Liv. Area	\$ 115.21 sq.ft.	\$ 218.11 sq.ft.	- 0=0,000	\$ 236.11 s			199.40 sq.ft.	
Data Source(s)	110.21	Gamls#1015098			7669;DOM 10		ls#1010034	
Verification Source(s)		CRS//Compflo	O,DOWN 1	CRS//Compfl			://Compflo	O,DOW O
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION			SCRIPTION	+(-) \$ Adjustment
Sales or Financing	BEGOTHI HOLV	ArmLth	i () \$ rajabanone	ArmLth	i () ¢ / tajadanoni	Arml		i () ¢ riajasarione
Concessions		Conv;0		Conv:3000		Cash		
Date of Sale/Time		s05/23;c04/23		s07/23;c06/2	2		22;c10/22	
Location	NiDeei	·			3			
Leasehold/Fee Simple	N;Res;	N;Res;		N;Res;		N;Re		
Site	Fee Simple	Fee Simple		Fee Simple			Simple	
View	15682 sf	17860 sf	0	21344 sf		0 1786		0
	N;Res;	N;Res;		N;Res;		B;W		-50,000
Design (Style)		DT2;Traditional		DT2;Tradition	nal		Traditional	
Quality of Construction	Q4	Q4		Q4		Q4		
Actual Age	34	37	0	35		0 34		
Condition	C4	C4		C3	-59,50			
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths			aths		Bdrms. Baths	
Room Count	9 5 3.1	7 4 2.1	+3,000		2.1 +3,00	00 7	4 2.1	+3,000
Gross Living Area	3,024 sq.ft.	2,407 sq.ft.	+13,600	2,520 \$	sq.ft. +11,10	00	3,009 sq.ft.	+300
Basement & Finished	1716sf1200sfwo	1090sf701sfwo	+7,500	1201sf0sfwo	+18,00	00 1284	lsf1000sfwo	+3,000
Rooms Below Grade	1rr1br1.0ba0o	1rr0br0.0ba0o	0			0 1rr0k	or0.0ba0o	0
Functional Utility	Adequate	Adequate		Adequate			quate	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC			VCAC	
Energy Efficient Items	None Noted	None Noted		None Noted			e Noted	
Garage/Carport	2ga2dw	2ga2dw		2ga2dw		2ga2		
Porch/Patio/Deck	1/0/1	1/0/1		1/0/1		1/0/1		
1 Grony 1 duloy book	1/0/1	1/0/1		1/0/1		1/0/1	<u> </u>	
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Not Adirectors at (Tatal)			.		6 07 16		1 . 🔽	ф 10 - 00
Net Adjustment (Total)		⋈ + □ -	\$ 24,100] + X -	\$ -43,700
Adjusted Sale Price		Net Adj. 4.6 %			.6 %	Net Ad	dj. 7.3 %	
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Exterior-Only Inspection Residential Appraisal Report 55049 **File # 34637400**

55049

Acceptance of this appraisal constitutes agreement the client agrees to in	
officers, appraiser(s) and employees from any and all claims for loss and I	abilities of any nature whatsoever arising out of or related to this
contract, the appraisal report, or the inclusion of the appraisal report as ar	exhibit to a registration statement and prospectus used as part of a
	oxilibit to a region anon statement and prospessed asset as part of a
real estate securities offering.	
The client identified in this report may disclose or provide this appraisal re	port as required by law or regulation and as necessary to complete or
consider the event or transaction for which the appraisal was requested b	
appraisal report may be disclosed or distributed to any other party (includi	
news, sales, or other media). Receipt of this appraisal report by any party	not identified as the client or intended user shall not entitle that recipient
to rely on the appraisal for any purpose or to use the appraisal in any mar	
	nor other than for the interface accepy interface accept accounting in the
report.	
This appraisal report and all of the appraiser's work in connection with the	appraisal assignment are subject to the limiting conditions and all other
terms stated in the report.Any use of the appraisal by any party, regardles	- · ·
	s of whether such use is authorized of interface by the appraiser,
constitutes acceptance of all such limiting conditions and terms.	
Comparable gla area calculations were derived from tax records ,interior	have not been viewed nor measured by this appraiser
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Provide adequate information for the lender/client to replicate the below cost figures and calculatio Support for the opinion of site value (summary of comparable land sales or other methods for esti APPRAISERS KNOWLEDGE THE ESTIMATED LAND VALUE WAS \$50,000. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data NA Quality rating from cost service NA Effective date of cost data NA Comments on Cost Approach (gross living area calculations, depreciation, etc.) THE COST APPROACH TO VALUE WAS UTILIZED NOR NECCESSARY FOR CREDIBLE RESULTS. Estimated Remaining Economic Life (HUD and VA only) 45 Years INCOME APPROACH TO VALUE SUMMARY OF INCOME APPROACH TO VALUE SUMMARY OF Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA a Legal Name of Project Total number of phases Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data Source(s) Are the units, common elements, and recreation facilities complete? Yes No	Depreciated Cost of Improvements Solution Solution
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Freddie Mac Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report File # 34637400

55049

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended user, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Freddie Mac Form 2055 March 2005

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Fannie Mae Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report 55049 File # 34637400

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

Freddie Mac Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report File

- 55049 File # 34637400
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Name Zaire Lawson Company Name Credible Valuation Services,LLC Company Address Po Box 48801	Signature Name Company Name Company Address
Athens GA 30604	
Telephone Number (678)743-3914	Telephone Number
Email Address Zairelawson1@gmail.com	Email Address
Date of Signature and Report 09/29/2023	Date of Signature
Effective Date of Appraisal 09/27/2023	State Certification #
State Certification # CG262422	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State GA	
Expiration Date of Certification or License <u>05/31/2024</u>	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED 1462 Bromley Dr Snellville, GA 30078 APPRAISED VALUE OF SUBJECT PROPERTY \$ 555,000	 □ Did not inspect exterior of subject property □ Did inspect exterior of subject property from street □ Date of Inspection
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	
Company Name Wedgewood Inc	Did not inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd, Suite 100,	Did inspect exterior of comparable sales from street
Redondo Beach, CA 90278	Date of Inspection
Email Address None Stated	

Freddie Mac Form 2055 March 2005

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Exterior-Only Inspection Residential Appraisal Report 55049
34637400

FEATURE		SUBJECT COMPARABLE SALE # 4				COMPARABLE SALE # 5				COMPARABLE SALE # 6						
Address 1462 Bromley Dr				-	h Walk				1650 Hickory Lake Dr				1885 Vintage Dr Snellville, GA 30078			
Snellville, GA 300	078		Snellv			007	'8		Snellville, GA 30078						078	
Proximity to Subject			0.27 r	niles	s NW	-			3 miles	S	1.		miles S	SE		
	\$					\$	560,00				\$ 535,000				\$	590,000
	\$ 115.2	1 sq.ft.			38 sq.ft			\$		6 sq.ft.			225.02			
Data Source(s)						37;E	DOM 3		Gamls#10192362		2;DOM 34	Gamls#102000			9;DOM 2	1
Verification Source(s)	DECODIDE	1011	CRS//				. / \ A Adicatas ant	CRS//Compflo DESCRIPTION			. () • • • • • • • • •	CRS//Compflo			. () 🐧 🐧	C d d
VALUE ADJUSTMENTS	DESCRIPT	IUN		CRIP	HUN	+	+(-) \$ Adjustment			HUN	+(-) \$ Adjustment		SCRIPTIO	JN	+(-) \$ Ac	djustment
Sales or Financing			ArmLt					List	ing			Listir	ng			
Concessions			Cash;0													
Date of Sale/Time			s05/2		4/23	+		c09				Activ				
Location	N;Res;		N;Res	,				N;R				N;Re				
Leasehold/Fee Simple	Fee Simple	e	Fee S		le	+			Simpl	e			Simple			
Site	15682 sf		23958			+		0 148			0	1786				0
View	N;Res;		N;Res	•				N;R				N;Re				
Design (Style)	DT2;Tradit	ional	DT2;T	radi	itional	+			2;Tradi	tional			Traditio	onal		
Quality of Construction	Q4		Q4					Q4				Q4				
Actual Age	34		37					0 37			0	37				0
Condition	C4		C4		_	-		C4				C3				-59,000
Above Grade	Total Bdrms.			Bdrms	_	_		_	Bdrms					Baths		
Room Count	9 5	3.1	9	5	3.0		+2,50		5	3.0	+2,500			2.1		+3,000
Gross Living Area		4 sq.ft.			'6 sq.ft	t.	-7,70			4 sq.ft.	-1,800		2,622			+8,800
Basement & Finished	1716sf120		1952s	f0sf	wo		+18,00				+4,200	1				0
Rooms Below Grade	1rr1br1.0ba	a0o				\perp			br1.0b	a0o	0		or1.0ba	10		0
Functional Utility	Adequate		Adequ			-			quate				quate			
Heating/Cooling	FWA/CAC		FWA/			_			A/CAC				/CAC			
Energy Efficient Items	None Note	d	None		ed	_			e Note	ed			Noted			
Garage/Carport	2ga2dw		2ga2c	lw		\perp			2dw			2ga2				
Porch/Patio/Deck	1/0/1		1/0/1			_		1/0/	1			1/0/1				
						1.		ļ <u>.</u>	_					_		
Net Adjustment (Total)			X			\$	12,80		〈 +		\$ 4,900				\$	-47,200
Adjusted Sale Price			Net Adj.		2.3 %			Net A		0.9 %		Net Ac		8.0 %		
of Comparables			Gross A		5.0 %		572,80			1.6 %				2.0 %	\$	542,800
Report the results of the research a	and analysis of			transf	er histor	ry of		•			· · · · · · · · · · · · · · · · · · ·		, - ,			
ITEM		SL	JBJECT				COMPARABLE S	ALE #	4	C	OMPARABLE SALE # ;	5	CC	MPAR	ABLE SALE	# 6
Date of Prior Sale/Transfer																
Price of Prior Sale/Transfer																
Data Source(s)	Corelo		5038/4	62			SCCCA-Tax R	ecord			CCA-Tax Record				Гах Reco	rd
Effective Date of Data Source(s)	09/26/2						/26/2023			09/26	5/2023		09/26/	2023	I	
Analysis of prior sale or transfer his	story of the sub	oject pro	perty and	com	parable	sale	S									
Analysis/Comments																

Subject Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	1462 Bromley Dr							
City	Snellville	County	Gwinnett	 State	GA	Zip Code	30078	
Lender/Client	Wedgewood Inc							



Subject Front

1462 Bromley Dr

Sales Price

Gross Living Area 3,024 Total Rooms 9 Total Bedrooms 5 Total Bathrooms 3.1 Location N;Res; View N;Res; 15682 sf Site Quality Q4 Age 34

Subject Rear



Subject Street

Photograph Addendum

Borrower	Catamount Properties 2018 LLC			
Property Address	1462 Bromley Dr			
City	Snellville	County Gwinnett	State GA	Zip Code 30078
Lender/Client	Wedgewood Inc			



Subject- Angled View



Subject-Right Side View



Subject-Rear View



Street



Address Verification



Subdivision Signage

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	1462 Bromley Dr							
City	Snellville	County	Gwinnett	State	GA	Zip Code	30078	
Lender/Client	Wedgewood Inc							



Comparable 1

1750 Berry Ln

Prox. to Subject 0.55 miles SE Sale Price 525,000 2,407 Gross Living Area **Total Rooms** 7 **Total Bedrooms** 4 **Total Bathrooms** 2.1 N;Res; Location View N;Res; 17860 sf Site Quality Q4 Age 37



Comparable 2

1340 Blyth Walk

Prox. to Subject 0.29 miles NW Sale Price 595,000 Gross Living Area 2,520 Total Rooms 9 **Total Bedrooms** 5 **Total Bathrooms** 2.1 Location N;Res; View N;Res; Site 21344 sf Quality Q4 Age 35



Comparable 3

1544 Holly Lake Cir

Prox. to Subject 0.40 miles SW Sale Price 600,000 Gross Living Area 3,009 Total Rooms 7 Total Bedrooms 4 **Total Bathrooms** 2.1 Location N;Res; View B;Wtr; Site 17860 sf Quality Q4 Age 34

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC			
Property Address	1462 Bromley Dr			
City	Snellville	County Gwinnett	State GA	Zip Code 30078
Lender/Client	Wedgewood Inc			



Comparable 4

1350 Blyth Walk

0.27 miles NW Prox. to Subject Sale Price 560,000 Gross Living Area 3,376 Total Rooms 9 Total Bedrooms 5 Total Bathrooms 3.0 Location N;Res; View N;Res; Site 23958 sf Quality Q4 37 Age



Comparable 5

1650 Hickory Lake Dr

Prox. to Subject 0.48 miles S Sale Price 535,000 Gross Living Area 3,104 Total Rooms 9 Total Bedrooms 5 Total Bathrooms 3.0 Location N;Res; View N;Res; 14810 sf Site Quality Q4 Age 37



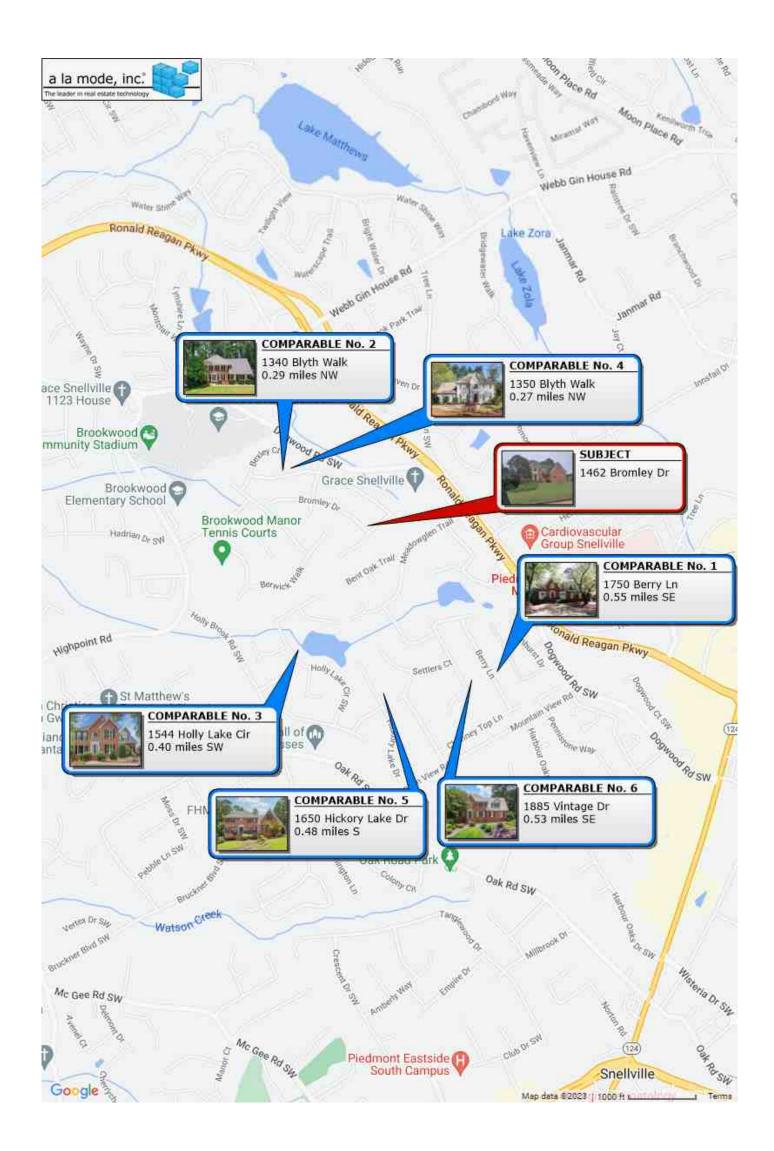
Comparable 6

1885 Vintage Dr

Prox. to Subject 0.53 miles SE Sale Price 590,000 Gross Living Area 2,622 Total Rooms 7 Total Bedrooms 4 Total Bathrooms 2.1 Location N;Res; View N;Res; Site 17860 sf Quality Q4 Age 37

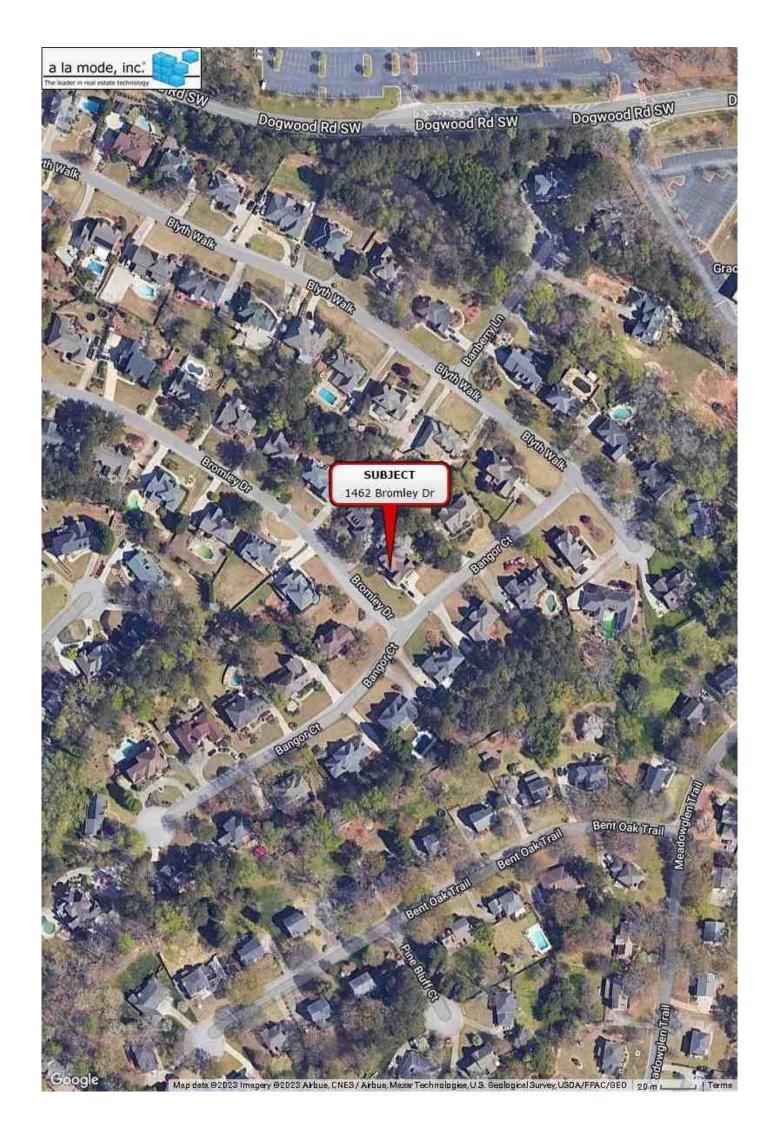
Location Map

Borrower	Catamount Properties 2018 LLC							
Property Address	1462 Bromley Dr							
City	Snellville	County	Gwinnett	State	GA	Zip Code	30078	
Lender/Client	Wedgewood Inc							



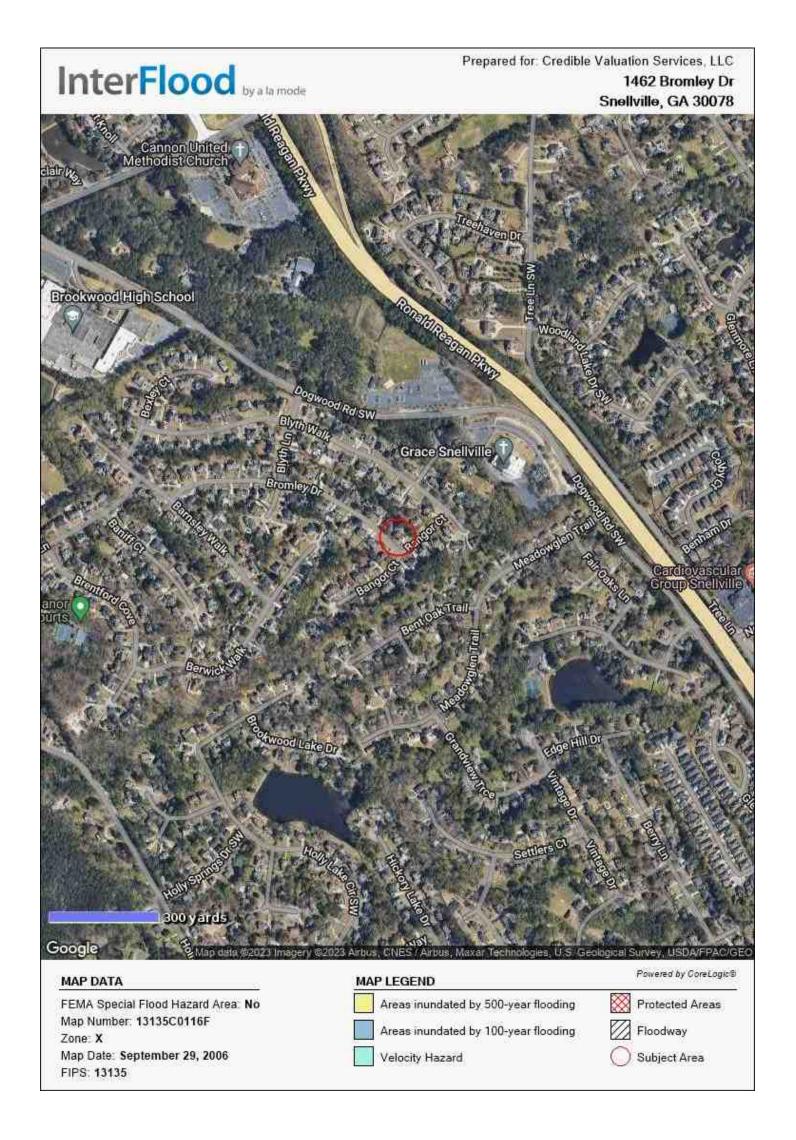
Aerial Map

Borrower	Catamount Properties 2018 LLC							
Property Address	1462 Bromley Dr							
City	Snellville	County	Gwinnett	State	GA	Zip Code	30078	
Lender/Client	Wedgewood Inc							



Flood Map

Borrower	Catamount Properties 2018 LLC			
Property Address	1462 Bromley Dr			
City	Snellville	County Gwinnett	State GA	Zip Code 30078
Lender/Client	Wedgewood Inc			



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Wednesday, September 27, 2023



Property Address	1462 Bromley Dr Snellville, GA 30078-5929	ø		
Subdivision	Brookwood Manor			
County	Gwinnett County, GA			
GENERAL PARCEL INFOR	MATION			
Parcel ID/Tax ID	R5023 163			
Alternate Parcel ID				
Account Number	325996			
District/Ward	County Unincorporated			
2020 Census Trct/Blk	507.62/3			
Assessor Roll Year	2022			



Property Type	Residential	
Land Use	Residential Sfr	
Improvement Type	2 Story Conventional	
Square Feet	3024	
CURRENT OWNER		
Name	2018-3 Ih Borrower Lp	
Mailing Address	1717 Main St Ste 2000 Dallas, TX 75201-4657	
SCHOOL ZONE INFORMA	ATION	

SCHOOL ZONE INFORMATIC Brookwood Elementary School Elementary: K to 5 Alton C. Crews Middle School Middle: 6 to 8 0.5 mi Distance 2.3 mi Distance 0.5 mi Distance

SALES HISTOR Date	RY THROUGH 08/31/20: Amount	23 Buyer/Owners		Seller	Instrument	No. Parcels	Book/Pag
							Or Documen
6/28/2018		2018-3 lh Borrower L	0	Thr Georgia Lp		42	55999/692
11/9/2017		Thr Georgia Lp	f"	2017-2 Ih Borrower Lp			
8/14/2014		2014-2 Ih Borrower L	P	Multiple Owners		108	55527/320 53090/183
3/5/2013	\$251,100	Multiple Owners		Callahan James Etal			52229/367
7/25/1996		Callahan James Etal		Callahan James			13358/145
7/25/1996	\$292,000	Callahan James		Gregory Dwight D Etal			13245/93
4/2/1990	\$223,000	Gregory Dwight D Eta	il	Tucker Fed Sav & Loan As	isn		5969/223
TAX ASSESSM	ENT						
Appraisal		Amount		Assessment	9	Amount	
Appraisal Year	2022		Assessment Ye	ar :	2022		
Appraised Land		\$117,000		Assessed Land		\$46,800	
Appraised Impro	vements	\$433,900		Assessed Impr		\$173,560	
Total Tax Apprais		\$550,900		Total Assessme		\$220,360	
				Exempt Amoun	t		
				Exempt Reason	i .		
TAXES							
Tax Year	City T	axes	Cou	nty Taxes	Total Taxes	Ę.	
2022				10.70.00.00.00	\$8,206.88		
2021					\$6,408.72		
2020					\$6,447.68		
2019					\$5,268.58		
2018					\$5,278.24		
2017					\$5,341.48		
2016					\$4,959.58		
2015					\$5,526.42		
2014					\$3,975.59		
2013					\$3,852.74		
MORTGAGE HI	ISTORY				0.0000000000000000000000000000000000000		
Date	Loan Amount	Borrower	8	Lender	Book/Page or Docum	ent#	
11/23/2007	\$75,000	Callahan . Callahan .	lames T Angela M	Wachovia Bank	48498/259	***************************************	
FORECLOSUR	E HISTORY vere found for this parcel.		700				
	ARACTERISTICS: BUI	DING					
Building # 1	MMAGIERIS (103: BUI	LDING					
Type	2 Story Conventi	onal	Condition	Average-Good	Units	1	
Year Built	1989	W. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.	Effective Year	A CHOING COOK	Stories	2	
BRs	4		Baths	4 F H	Rooms	9	
Total Sq. Ft.	3,02	4	22124	E 10 11	100000000		
	Feet (Living Space)			Building Square Feet	(Other)		
	constant of the second			Attic (finished) 370	North Total (No.		
				Basement (unfinished)	516		
				Basement (finished) 1,2			
CONSTRUCTIO	N				72.7-		
Quality		Average	Ro	of Framing	Gable	⊱Hip	
Shape		man contracts	Po	of Cover Deck			

Roof Cover Deck Comp S
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Subj TC - Page 2

Property Report for 1462 BROMLEY DR, cont.

Partitions				Cabinet Millwork		
Common Wall				Floor Finish		
Foundation		3/4 Bsmt		Interior Finish	792441195011	
Floor System		2000		Air Conditioning	Central	000
Exterior Wall		Brick		Heat Type	Forced Hot Air	-Gas
Structural Fram	ing	Wood Frame	9	Bathroom Tile		
Fireplace		Y		Plumbing Fixtures		
- OTHER				B 111 B 1 B 1		
Occupancy				Building Data Source		
AND THE PROPERTY OF THE PARTY OF THE PARTY.	HARACTERISTICS:		N. 10 (1977)			
Feature			Size or Description	Year Built	Condi	ition
Attached Garage)		484			
Deck			288			
PROPERTY C	HARACTERISTICS:	LOT				
Land Use	Jse Residential Sfr		Lot Dimensions			
Block/Lot		C/12		Lot Square Feet	15,682	
Latitude/Longitu	ude	33.8798	301°/-84.032646°	Acreage	0.36	
PROPERTY C	HARACTERISTICS:	UTILITIES/ARE	A			
Gas Source		Public		Road Type	Paved	
Electric Source		Public		Topography	High	
Water Source		Public		District Trend		
Sewer Source		Public		Special School District 1		
Zoning Code		R100-Sin	gle Family Residence	Special School District 2		
Owner Type						
LEGAL DESCR	RIPTION					
Subdivision		Brookwo	od Manor	Plat Book/Page		
Block/Lot		C/12		District/Ward	County U	nincorporated
Description		L12 Bc B	rookwood Manor #2			
FEMA FLOOD	ZONES					
Zone Code	Rood Risk	BFE	Description		FIRM Panel ID	FIRM Panel Eff. Date
X	Minimal		Area of minimal year flood level.	flood hazard, usually depicted on FIRMs as above the 500-	13135C0116F	09/29/2006

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Deed

BK 55999PG 0704

EXHIBIT A-13

STREET ADDRESS: 1457 TRILOGY PARK DRIVE, HOSCHTON, GA 30548

COUNTY: GWINNETT

CLIENT CODE: GAAT2427-18.3 TAX PARCEL ID/APN: R3004 276

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 4 OF THE 3RD DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 193, BLOCK A, TRILOGY PARK SUBDIVISION, UNIT ONE, AS SHOWN ON PLAT OR SURVEY RECORDED IN PLAT BOOK 113, PAGES 247-248, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE

EXHIBIT A-14

STREET ADDRESS: 1462 BROMLEY DR, SNELLVILLE, GA 30078

COUNTY: GWINNETT

CLIENT CODE: GAAT1962-18.3 TAX PARCEL ID/APN: R5023 163

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 23 OF THE 5TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING KNOWN AND DESIGNATED AS LOT 12, BLOCK C, BROOKWOOD MANOR, UNIT TWO, AS SHOWN ON A PLAT OF SUBDIVISION RECORDED IN PLAT BOOK 43, PAGE 237, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE.

DEED Page 7 of 21 THR GEORGIA, L.P.



Subj Active MLS - Page 1



GAMLS No.:	20142625
Property Type:	Residential
Property Subtype:	Single Family Residence
Address:	1462 Bromley Drive Snellville, GA 30078
Subdivision :	Brookwood Manor
Status:	Under Contract
Own Condition:	As Is,No Disclosure

On Market Date:	08/23/2023
List Price:	\$550,000
LP/SQFT:	\$95
Due Diligence Date:	
Off Market Date:	08/30/2023
Projected Close:	10/06/2023
Days On Market:	7

PROPERTY INFORMATION

County:	Gwinnett
Tax ID:	R5023 163
Tax Records:	View
Annual Taxes:	\$8,207
Tax Year:	2022
Ownership:	As Is,No Disclosure

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ords

Year Built:	1989	
Constr. Status:		
Prop. Description:		
Waterfront:	0 Ft.	
Feature Name:		
Elem:	Brookwood	
Middle:	Alton C Crews	
High:	Brookwood	

Public Remarks:

Looking for a HOT deal in this scorching summer heat? Well, here is the deal for you. This home is situated in a swim/tennis community and is located within the sought-after Brookwood High School system. Located within minutes of shopping, freeways, eateries, parks, and schools. This home will need some work and updating, but check out the values in the neighborhood, and you will appreciate what this home has to offer! Sitting perched upon the lot, this executive-style home features a 4-sided brick structure with mature trees and landscape. A Fenced-in backyard with a deck and patio makes this the perfect place to grill and entertain. Step inside and you are greeted with a 2-stoyer foyer. A formal living room and dining room invite you inside. Large, eat-in kitchen with a breakfast bar, granite, lots of storage and counter space, and stainless-steel appliances. Beautiful family room with vaulted ceilings, wooden beams, and wood-burning fireplace. There is a guest bedroom and bathroom on the main level. Head upstairs to find a large owner's suite with dual vanity, separate shower, soaking tub, and walk-in closets. Three additional guest bedrooms and a nicely appointed guest bathroom finish off the 2nd story. The basement has been finished off with an additional bedroom, bathroom, recreational room, home office space, or media room. You could even install a kitchen for a teen/in-law suite. The home does need some TLC, but the possibilities are endless, and you get to create the space you want instead of paying a premium for somebody else to do it. Don't let this opportunity pass you by! You will love the neighborhood, location, and what this home can become. Make this home yours today! this home yours today!

Private Remarks: The home is being sold "as-is," without a seller's disclosure, termite letter, survey, septic clearance letter (if applicable), or repairs. The closing attorney must be Goggans, Stutzman, Hudson, Wilson & Mize, LLP Phone# 678-686-6914. dwhitt@gshattorneys.com

PLEASE USE SHOWING TIME FOR ACCESS INSTRUCTIONS. VACANT, SO NEED TO CONFIRM SHOWINGS. * COPY & PASTE THE FOLLOWING URL INTO YOUR BROWSER TO UPLOAD YOUR OFFER*** https://www.mlsoffers.com/makeoffer.php?

Showing Instr: See Remarks, Vacant, Use Showing Time

Other Lock Box Type: Directions: GPS friendly

INTERIOR

THE THE PERSON			
Bedrooms:	Up: 4 Mid: 1 Low: 1 Tot: 6	Heating:	Natural Gas, Central, Zoned
Full Baths:	Up: 2 Mid: 1 Low: 1 Tot: 4	Interior:	Bookcases, Vaulted Ceiling(s), High Ceilings, Double Vanity, Two Story
Half Baths:	Up: 0 Mid: 1 Low: 0 Tot: 1		Foyer, Soaking Tub, Separate Shower, Tile Bath, Walk-In Closet(s), Split Bedroom Plan
Basement:	Bath Finished, Concrete, Daylight, Interior Entry, Exterior Entry, Finished, Full	Kitchen Equip:	Gas Water Heater, Cooktop, Dishwasher, Double Oven, Disposal, Oven (Wall), Refrigerator
Cooling:	Ceiling Fan(s), Central Air	Laundry:	In Mud Room
Energy:	Gas Water Heater,Cooktop,Dishwasher,Double Oven,Disposal,Oven (Wall),Refrigerator	Rooms:	
Fireplaces:	1		

Subj Active MLS - Page 2

FP Family Room,Factory Built,Gas Starter Features:

EXTERIOR

Stories:	Two	Amenities:	Clubhouse, Playground, Pool, Sidewalks, Tennis Court(s)
Style:	Traditional	Lot Description:	Level, Private
Construction:	Other, Press Board, Brick	Parking:	2
Exterior:		Roof:	Composition
Waterfront:		Water Source:	Public
		Sewer:	Public Sewer

OTHER INFORMATION

Showing Contact Name:	use	Home Warranty:	No
Showing Contact Phone:	4044821965	Possession:	Close Of Escrow
Association Fees:	\$650	Possible Financing:	Cash, Conventional
Fees Include:	Insurance, Management Fee, Reserve Fund, Swimming, Tennis		

Listing Agent:	Listing Office	Selling Agent: BORGHIRAY
Kris Kolarich	ID: SCLR01	Selling Office: WEDG01
License: 241416	Southern Classic Realtors	Seller's Contribution: 0
Phone: 404-482-1965	PO Box 6565	Financing Type:
Email: kris@atlantaforeclosureagent.com	Athens, GA 30604	Comm: 2.25 %
	Phone: 678-635-8877	VRC: No
Listing Agreement: Exclusive Right To Sell	Fax: 678-815-1132	Compensation Comments:

Information is provided by Georgia MLS and is deemed reliable but not guaranteed.



Appraisers License

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ZAIRE ISAAC LAWSON

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D. SCOTT MURPHY Chairperson

JEFF A. LAWSON Vice Chairperson JEANMARIE HOLMES KEITH STONE WILLIAM A. MURRAY

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END OF RENEWAL 05/31/2024

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Status.

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Report Version 8

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